

# States with Employee Choice in 2015

Starting November 2014 for coverage that starts January 1, 2015, many states will give small businesses the option to offer employees a choice of health and dental plans in the Small Business Health Options Program (SHOP) Marketplace. This is called “employee choice.” If you’re in a state that has this option, you can offer multiple plans to employees, or you can choose to offer one health plan and one dental plan.

The SHOP Marketplace may be different from state to state. For 2015, states don’t have to implement employee choice. If you’re in a state that doesn’t offer employee choice, you can offer employees one health plan and one dental plan.

The employee choice option is available in these states in 2015:

- Arkansas
- Florida
- Georgia
- Indiana
- Iowa
- Missouri
- Nebraska
- North Dakota
- Ohio
- Tennessee
- Texas
- Virginia
- Wisconsin
- Wyoming

For the 2015 plan year, you’ll make one premium payment directly to the SHOP Marketplace. This is the process if you offer one plan or a choice of plans. Then, the SHOP Marketplace will send all payments to the insurance companies.

The SHOP Marketplace may be different from state-to-state, so there are some states that aren’t listed that may also offer employee choice. To find the SHOP that serves you, visit [HealthCare.gov/small-businesses/employers/](http://HealthCare.gov/small-businesses/employers/) and select your state.

All states are expected to have employee choice available to them in 2016.

